

Information to identify the case:

Debtor 1	<u>Ismet Altunbilek</u>	Social Security number or ITIN	xxx-xx-3768
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Rumable Altunbilek</u>	Social Security number or ITIN	xxx-xx-3934
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-18101-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ismet Altunbilek

Rumable Altunbilek

6/12/23

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ismet Altunbilek
Rumable Altunbilek
Debtors

Case No. 18-18101-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Jun 12, 2023

Form ID: 3180W

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Ismet Altunbilek, Rumable Altunbilek, 27 High Point Terrace, Sussex, NJ 07461-4219
cr	+ Statebridge Company, LLC, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
517471932	+ Bank of America, c/o KML Law Group, 216 Haddon Avenue, Suite 406, Westmont, New Jersey 08108-2812
517471934	+ Statebridge, 5680 Greenwood Plaza Blvd, Suite 100 S, Greenwood Village, Colorado 80111-2404
517543916	+ Statebridge Company, LLC, 5680 Greenwood Plaza Blvd., Suite 100s, Greenwood Village, CO 80111-2404

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 12 2023 21:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jun 12 2023 21:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517935910	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 12 2023 21:08:00	ABS REO Trust V, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, ABS REO Trust V, 84119-3284
517935909	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 12 2023 21:08:00	ABS REO Trust V, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
517610007	EDI: BANKAMER.COM	Jun 13 2023 00:59:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
518591289	+ EDI: LCIBAYLN	Jun 13 2023 00:59:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
518591290	+ EDI: LCIBAYLN	Jun 13 2023 00:59:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
517471933	Email/Text: mediamanagers@clientservices.com	Jun 12 2023 21:06:00	Chase Bank, N.A., c/o Client Services, 3451 Harry S Truman Blvd., Saint Charles, Missouri 63301-4047
519448124	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 12 2023 21:08:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation., Serviced by Select Portfolio Servicing,
519448123	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 12 2023 21:08:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
517609338	EDI: WFFC2	Jun 13 2023 00:59:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer

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517471935

EDI: WFFC.COM

Se, P.O. Box 19657, Irvine, CA 92623-9657

Jun 13 2023 00:59:00

Wells Fargo Dealer Services, MAC T9017-026,
PO Box 168048, Irving, Texas 75016-8048

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518996162		Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable,
518996163		Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable., Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable,

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2023 at the address(es) listed below:

Name	Email Address
Alexander J. Rinaldi	on behalf of Joint Debtor Rumble Altunbilek bankruptcy@srr-law.com 5390@notices.nextchapterbk.com
Alexander J. Rinaldi	on behalf of Debtor Ismet Altunbilek bankruptcy@srr-law.com 5390@notices.nextchapterbk.com
Denise E. Carlon	on behalf of Creditor ABS REO Trust V dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Bank of America N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor ABS Loan Trust VI dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor ABS Loan Trust V dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jill Manzo	on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC bankruptcy@fskslaw.com
Jill Manzo	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2021-2 bankruptcy@fskslaw.com
Kevin Gordon McDonald	on behalf of Creditor ABS REO Trust V kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Bank of America N.A. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

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Marie-Ann Greenberg

magecf@magtrustee.com

Phillip Andrew Raymond

on behalf of Creditor Bayview Loan Servicing LLC phillip.raymond@mccalla.com, mcallaecf@ecf.courtdrive.com

Steven P. Kelly

on behalf of Creditor Bayview Loan Servicing LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

Steven P. Kelly

on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

Steven P. Kelly

on behalf of Creditor Statebridge Company LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17